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PTO/SB/05 (03-01)

Approved for use through 10/31/2002. OMB 0651-0032

Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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**UTILITY****PATENT APPLICATION  
TRANSMITTAL**

Only for new nonprovisional applications under 37 CFR 1.53(b))

**APPLICATION ELEMENTS**

See MPEP chapter 600 concerning utility patent application contents.

1.  Fee Transmittal Form [Total Pages 2]  
*Submit an original, and a duplicate for fee processing*2.  Applicant claims Small Entity status, see 37 C.F.R. § 1.273.  Specification [Total Pages 45]  
*(preferred arrangement set forth below)*

-Descriptive title of the Invention

-Cross Reference to Related Applications

-Statement Regarding Fed sponsored R&amp;D

-Reference to Microfiche Appendix

-Background of the Invention

-Brief Summary of the Invention

-Brief Description of the Drawings (*if filed*)-Detailed Description of the Invention (including drawings, *if filed*)

-Claim(s)

-Abstract of the Disclosure

4.  Drawing(s) (35 USC 113) [Total Sheets 9]5.  Oath or Declaration (unexecuted) [Total Sheets 2]a.  Newly executed (original or copy)b.  Copy from a prior application (37 CFR 1.63(d))  
*(for continuation/divisional with Box 19 completed)*i.  DELETION OF INVENTORS(S)

Signed statement attached deleting inventor(s) named in the prior application, see 37 CFR 1.63(d)(2) and 1.33 (b).

6.  Application Data Sheet. See 37 CFR 1.76

18. If a CONTINUING APPLICATION, check appropriate box and supply the requisite information:

 Continuation     Divisional     Continuation-in-part (CIP)    of prior application No: filed .**19. CORRESPONDENCE ADDRESS**

Customer Number:

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or  Correspondence address below

NAME	Pennie & Edmonds LLP				
ADDRESS	1155 Avenue of the Americas				
	17 <sup>th</sup> Floor				
CITY	New York	STATE	New York	ZIP CODE	10036
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Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Box Patent Application, Washington, DC 20231.

Express Mail No.: EL 477 034 939 US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of: Bent et al.

Application No.: To be Assigned

Group Art Unit: To Be Assigned

Filed: Concurrently Herewith

Examiner: To be Assigned

For: SYSTEMS AND METHODS  
FOR PROVIDING LOAN  
MANAGEMENT FROM CASH  
OR DEFERRED LOAN  
ARRANGMENTS

Attorney Docket No.: 11559-003

REQUEST AND CERTIFICATION UNDER 35 U.S.C. 122(b)(2)(B)(i)

Assistant Commissioner for Patents  
Washington, D.C. 20231

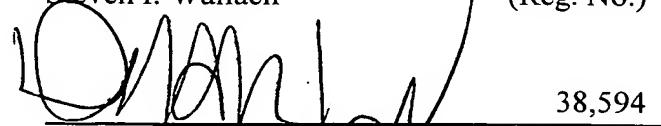
Sir:

I hereby certify that the invention disclosed in the attached application **has not and will not be** the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen (18) months after filing. I hereby request that the attached application not be published under 35 U.S.C. 122(b).

Respectfully submitted,

Steven I. Wallach 35,402

Steven I. Wallach (Reg. No.)

  
38,594

By: Dwight H. Renfrew, Jr. (Reg. No.)

PENNIE & EDMONDS LLP  
1155 Avenue of the Americas  
New York, New York 10036-2711  
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Date March 6, 2002

Enclosures

## PENNIE &amp; EDMONDS LLP

COUNSELLORS AT LAW

1155 Avenue of Americas

New York, N.Y. 10036-2711

ATTORNEY DOCKET NO. 11559-003Date: March 6, 2002

Assistant Commissioner for Patents  
 Box PATENT APPLICATION  
 Washington, D.C. 20231

Sir:

The following utility patent application is enclosed for filing:

Applicant(s): Bent et al.

Executed on: Unexecuted

Title of Invention: SYSTEMS AND METHODS FOR PROVIDING LOAN MANAGEMENT FROM CASH OR DEFERRED INCOME ARRANGEMENTS

**PATENT APPLICATION FEE VALUE**

TYPE	NO. FILED	LESS	EXTRA	EXTRA RATE	FEE
Total Claims	57	-20	37	\$18.00 each	\$ 666.00
Independent	5	-3	2	\$84.00 each	\$ 168.00
Minimum Fee					\$ 740.00
Multiple Dependency Fee If Applicable (\$280.00)					\$ 0.00
<b>Total</b>					\$ 1,574.00
Applicant qualifies for the 50% Reduction for Independent Inventor, Nonprofit Organization or Small Business Concern					- \$ 787.00
<b>Total Filing Fee</b>					\$ 787.00

- DO NOT PUBLISH.** I hereby certify that the invention disclosed in the attached application has not and will not be the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. I hereby request that the attached application not be published under 35 U.S.C. 122(b).
- Priority of application no. filed on in is claimed under 35 U.S.C. § 119.
- The certified copy of the priority application has been filed in application no. filed
- Amend the specification by inserting before the first line the following sentence: This is a continuation-in-part of application no. filed .

Please charge the required fee to Pennie & Edmonds LLP Deposit Account No. 16-1150. A copy of this sheet is enclosed.

Respectfully submitted,

Steven L. Wallach

35,402

(Reg. No.)

By: Dwight H. Renfrew, Jr.

38,594

(Reg. No.)

PENNIE &amp; EDMONDS LLP

Enclosure

This form is not for use with continuation, divisional, re-issue, design or plant patent applications.